yearly review of their performance vis-a-vis the listed parameters is being undertaken by the Government. Besides, the Insurance Regulatory and Development Authority (IRDA) also monitors the performance by obtaining regular information on various parameters which inter-alia relates to adherence to the IRDA's regulations and conducting inspection of the companies whenever necessary.

Excise duty collection on tobacco products

1408. SHRI V. HANUMANTHA RAO: Will the Minister of FINANCE be pleased to state:

(a) what were the total taxes or Excise duties collected on all tobacco products during the last three years respectively;

(b) break-up of such figures for the four major products;

(c) whether Government would plough back some of these revenue collection for the welfare of Virginia tobacco farmers; and

(d) the details of such plans to help those responsible for these revenue collections?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Total excise duties collected from tobacco products during financial year 2003-04, 2004-05 and 2005-06 was 6780 crore, Rs. 7171 crore and Rs. 8388 crore respectively.

(b) Details of revenue collection from four major tobacco product categories are as under:

(Rs. in crore)

	2003-04	2004-05	2005-06
Cigarettes	5495	5995	7110
Chewing tobacco	632	577	322
Biris	361	348	368
All others	292	251	588

(c) and (d) Tobacco products attract Central Value Added Tax (Cenvat) and specified tobacco products attract other levies like National Calamity Contingent Duty (NCCD), additional duty of excise (AED) and education cess. While collection from other specified levies is for specified purposes, the collection from Cenvat is not for any specified purpose. Under the existing provisions, revenue from Cenvat on tobacco products cannot be earmarked for any particular sector like for welfare of Virginia tobacco farmers.

Use of force for recovery of loans

1409. SHRI MAHENDRA MOHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some Nationalised and other banks are opting for recovery of their loans through bad elements and goons in some Northern States in the country;

(b) if so, whether Government are aware of these irregularities; and

(c) whether any instruction have issued to the Nationalised Banks preventing use of force by bad elements in recovery of the loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Reserve Bank of India (RBI) has received complaints against various banks alleging harassment and use of unfair means adopted for recovery purposes.

(c) As per RBI's "Fair Practice Code for Lender" communicated to banks for implementation in July, 2006, it is inter-alia, stipulated that in the matter of recovery of loans, the lenders should not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans, etc.

RBI has also issued instruction to all commercial banks/NBFCs (excluding Regional Rural Banks) regarding Credit Card Operations which inter-alia stipulate that their agents should not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their debt collection efforts, including acts intending to humiliate publicly or intrude the privacy of the credit card holders' family members, referees and friends, making threatening and anonymous calls or making false and misleading representations.